

What is claimed is:

1 1. A method of managing electronic money, which
2 is defined as an electronic alternative to a currency,
3 stored in a medium, comprising the steps of:

4 (a) setting an amount of electronic money
5 (hereinafter called "amount") payable only for a
6 particular purpose as a minimum balance in said medium;

7 (b) discriminating whether or not a payment is
8 for said particular purpose, when making the payment;

9 (c) discriminating whether or not a total balance
10 of electronic money (hereinafter called "total
11 balance") remaining in the medium after the payment is
12 smaller than said minimum balance; and

13 (d) prohibiting the payment if the result of said
14 discriminating is negative in step (b) and if the result
15 of said discriminating is positive in step (c).

1 2. A method of managing electronic money
2 according to claim 1, wherein in said balance
3 discriminating step (c), an amount to be paid is compared
4 with a general balance, which is the amount obtained
5 by subtracting said minimum balance from said total
6 balance, to make the discrimination.

1 3. A method of managing electronic money
2 according to claim 1, wherein in said balance

3 discriminating step (c), said total balance remaining
4 after the payment is compared with said minimum balance,
5 to make the discrimination.

1 4. A method of managing electronic money
2 according to claim 1, wherein said maximum balance
3 setting step (a) is carried out when electronic money
4 is loaded on said medium.

1 5. A method of managing electronic money
2 according to claim 2, wherein said maximum balance
3 setting step (a) is carried out when electronic money
4 is loaded on said medium.

1 6. A method of managing electronic money
2 according to claim 3, wherein said maximum balance
3 setting step (a) is carried out when electronic money
4 is loaded on said medium.

1 7. A method of managing electronic money
2 according to claim 1, wherein if the result of said
3 discriminating is positive in said purpose
4 discriminating step (b) and if the result of said
5 discriminating is positive in said balance
6 discriminating step (c), the payment is allowed.

1 8. An electronic money managing system

2 comprising:

3 a medium having a storage section for storing
4 electronic money, which is defined as an electronic
5 alternative to a currency;

6 charging means for making charging by notifying
7 said medium of payment purpose information along with
8 an amount to be paid, said charging means being disposed
9 independently of said medium and is adapted to be
10 communicably connected with said medium;

11 payment means for making a payment in response
12 to said charging by said charging means;

13 minimum balance setting means for setting an
14 amount of electronic money (hereinafter called
15 "amount") payable only for a particular purpose as a
16 minimum balance in said medium;

17 purpose judgment means for discriminating whether
18 or not the payment is for said particular purpose, based
19 on said payment purpose information received from said
20 charging means, when said payment means makes the
21 payment;

22 balance judgment means for discriminating whether
23 or not a total balance of electronic money (hereinafter
24 called "total balance") remaining in the medium after
25 the payment is smaller than said minimum balance; and

26 control means for controlling said payment means
27 so as to prohibit the payment if the result of the
28 discrimination by said purpose judgment means is

29 negative and if the result of the discrimination by said
30 balance judgment means is positive.

1 9. An electronic money managing system according
2 to claim 8, wherein said balance judgment means compares
3 the amount to be paid with a general balance, which is
4 the amount obtained by subtracting said minimum balance
5 from said total balance, to make the discrimination.

1 10. An electronic money managing system
2 according to claim 8, wherein said balance judgment
3 means compares said total balance remaining after the
4 payment with said minimum balance, to make the
5 discrimination.

1 11. An electronic money managing system
2 according to claim 8, wherein said minimum balance
3 setting means sets said minimum balance when electronic
4 money is loaded on said medium.

1 12. An electronic money managing system
2 according to claim 9, wherein said minimum balance
3 setting means sets said minimum balance when electronic
4 money is loaded on said medium.

1 13. An electronic money managing system
2 according to claim 10, wherein said minimum balance

3 setting means sets said minimum balance when electronic
4 money is loaded on said medium.

1 14. An electronic money managing system
2 according to claim 8, wherein if the result of the
3 discrimination by said purpose judgment means is
4 positive and also if the result of the discrimination
5 by said balance judgment means is positive, said control
6 means controls said payment means so as to allow the
7 payment.

1 15. An electronic money managing system
2 according to claim 8, wherein said payment means, said
3 minimum balance setting means, said purpose judgment
4 means, said balance judgment means, and said control
5 means are collectively disposed in said medium.

1 16. A medium for managing/holding electronic
2 money, which is defined as an electronic alternative
3 to a currency, said medium being adapted to be
4 communicably connected with charging means for making
5 charging by notifying said medium of payment purpose
6 information along with an amount to be paid, the charging
7 means being disposed independently of said medium, said
8 medium comprising:
9 a storage section for storing electronic money;
10 a payment section for making a payment in response

11 to the charging by the charging means;
12 a minimum balance setting section for setting an
13 amount payable only for a particular purpose as a minimum
14 balance in said medium;

15 a purpose judgment section for discriminating
16 whether or not the payment is for the particular purpose,
17 based on said payment purpose information received from
18 the charging means, when said payment section makes the
19 payment;

20 a balance judgment section for discriminating
21 whether or not a total balance of electronic money
22 (hereinafter called "total balance") remaining in said
23 medium after the payment is smaller than said minimum
24 balance; and

25 a control section for controlling said payment
26 section so as to prohibit the payment if the result of
27 the discrimination by said purpose judgment section is
28 negative and if the result of the discrimination by said
29 balance judgment section is positive.

1 17. A medium for managing/holding electronic
2 money according to claim 16, wherein said balance
3 judgment section compares the amount to be paid with
4 a general balance, which is the amount obtained by
5 subtracting said minimum balance from said total balance,
6 to make the discrimination.

1 18. A medium for managing/holding electronic
2 money according to claim 16, wherein said balance
3 judgment section compares said total balance remaining
4 after the payment with said minimum balance, to make
5 the discrimination.

1 19. A medium for managing/holding electronic
2 money according to claim 16, wherein said minimum
3 balance setting section sets said minimum balance when
4 electronic money is loaded to said storage section.

1 20. A medium for managing/holding electronic
2 money according to claim 17, wherein said minimum
3 balance setting section sets said minimum balance when
4 electronic money is loaded to said storage section.

1 21. A medium for managing/holding electronic
2 money according to claim 18, wherein said minimum
3 balance setting section sets said minimum balance when
4 electronic money is loaded to said storage section.

1 22. A medium for managing/holding electronic
2 money according to claim 16, wherein if the result of
3 the discrimination by said purpose judgment section is
4 positive and also if the result of the discrimination
5 by said balance judgment section is positive, said
6 control section controls said payment section so as to

7 allow the payment.

1 23. A computer-readable recording medium in
2 which an electronic money managing program for
3 instructing a computer to execute a function of managing
4 electronic money is recorded, the electronic money being
5 defined as an electronic alternative to a currency and
6 stored in said medium, said medium being adapted to be
7 communicably connected with charging means for making
8 charging by notifying said medium of payment purpose
9 information along with an amount to be paid, the charging
10 means being disposed independently of said medium,
11 wherein said electronic money managing program
12 instructs the computer to function as the following:

13 a payment section for making a payment in response
14 to the charging by the charging means;

15 a minimum balance setting section for setting an
16 amount payable only for a particular purpose as a minimum
17 balance in said medium;

18 a purpose judgment section for discriminating
19 whether or not the payment is for the particular purpose,
20 based on said payment purpose information received from
21 the charging means, when said payment section makes the
22 payment;

23 a balance judgment section for discriminating
24 whether or not a total balance of electronic money
25 (hereinafter called "the total balance") remaining in

26 said medium after the payment is smaller than said
27 minimum balance; and

28 a control section for controlling said payment
29 section so as to prohibit the payment if the result of
30 the discrimination by said purpose judgment section is
31 negative and if the result of the discrimination by said
32 balance judgment section is positive.

1 24. A computer-readable recording medium
2 according to claim 23, wherein said balance judgment
3 section compares the amount to be paid with a general
4 balance, which is the amount obtained by subtracting
5 said minimum balance from said total balance, to make
6 the discrimination.

1 25. A computer-readable recording medium
2 according to claim 23, wherein said balance judgment
3 section compares said total balance remaining after the
4 payment with said minimum balance, to make the
5 discrimination.

1 26. A computer-readable recording medium
2 according to claim 23, wherein said minimum balance
3 setting section sets said minimum balance when
4 electronic money is loaded on said medium.

1 27. A computer-readable recording medium

2 according to claim 24, wherein said minimum balance
3 setting section sets said minimum balance when
4 electronic money is loaded on said medium.

1 28. A computer-readable recording medium
2 according to claim 25, wherein said minimum balance
3 setting section sets said minimum balance when
4 electronic money is loaded on said medium.

1 29. A computer-readable recording medium
2 according to claim 23, wherein if the result of the
3 discrimination by said purpose judgment section is
4 positive and also if the result of the discrimination
5 by said balance judgment section is positive, said
6 control section controls said payment section so as to
7 allow the payment.

1 30. A medium for managing/holding an electronic
2 value, which represents an amount of property to be paid
3 or transferred in exchange with goods or services in
4 accordance with the amount, said medium being
5 communicably connected with charging means that demands
6 said medium for a payment or transfer and including a
7 storage section having an area in which the electronic
8 value is stored, wherein
9 a predetermined minimum value also is recorded
10 in said storage section so that if a balance of the

11 property remaining in said storage section after the
12 payment or transfer is smaller than the predetermined
13 minimum value, the payment or transfer of the property
14 is prohibited.

1 31. A method of managing an electronic value,
2 which is stored in a medium and represents an amount
3 of property to be paid or transferred in exchange of
4 goods or services when charging means disposed
5 independently of the medium makes a demand for payment
6 or transfer, said method comprising the steps of:

7 discriminating whether or not a balance of the
8 property remaining in the medium after the payment or
9 transfer is smaller than a predetermined minimum value;
10 and

11 if the result of said discriminating is positive,
12 prohibiting the payment or transfer of the property.